

Fill in this information to identify the case:

Debtor 1 Hattie Elizabeth Bellmer

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 2:18-bk-55403

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association as Trustee of the Igloo Series IV TrustCourt claim no. (if known): 1-1

Last 4 digits of any number you use to identify the debtor's account:

7 4 2 1

Date of payment change:

Must be at least 21 days after date of this notice

06/01/2020

New total payment:

\$ 418.22

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 174.73New escrow payment: \$ 186.46**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Hattie Elizabeth Bellmer
First Name Middle Name Last Name

Case number (if known) 2:18-bk-55403

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/S/ Michelle R. Ghidotti-Gonsalves Date 04/30/2020
Signature

Print: Michelle R. Ghidotti-Gonsalves Title Authorized Agent for Secured Creditor
First Name Middle Name Last Name

Company Ghidotti-Berger, LLP.

Address 1920 Old Tustin Avenue
Number Street
Santa Ana CA 92705
City State ZIP Code

Contact phone 949-427-2010 Email bknotifications@ghidottiberger.com

SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 16, 2020

HATTIE E BELLMER
1760 WOODLAND HEIGHTS LN NW
LANCASTER OH 43130

Loan:

Property Address:
230 SCHOOL STREET
BREMEN, OH 43107

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Oct 2019 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jun 01, 2020:
Principal & Interest Pmt:	231.76	231.76
Escrow Payment:	174.73	186.46
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$406.49	\$418.22

Escrow Balance Calculation	
Due Date:	Jun 01, 2019
Escrow Balance:	(1,425.03)
Anticipated Pmts to Escrow:	2,096.76
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$671.73

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Oct 2019		2,755.80		*		0.00	2,755.80
Oct 2019			4,176.86	*		0.00	(1,421.06)
Dec 2019		101.87		*	Escrow Only Payment	0.00	(1,319.19)
Dec 2019			101.87	*	Forced Place Insur	0.00	(1,421.06)
Dec 2019			713.00	*	Fire Insurance	0.00	(2,134.06)
Jan 2020		183.72		*		0.00	(1,950.34)
Jan 2020		183.72		*		0.00	(1,766.62)
Jan 2020		395.92		*	Escrow Only Payment	0.00	(1,370.70)
Feb 2020		340.47		*		0.00	(1,030.23)
Feb 2020		183.72		*		0.00	(846.51)
Feb 2020			762.24	*	County Tax	0.00	(1,608.75)
Apr 2020		183.72		*		0.00	(1,425.03)
					Anticipated Transactions	0.00	(1,425.03)
Apr 2020		1,922.03					497.00
May 2020		174.73					671.73
	\$0.00	\$6,425.70	\$0.00	\$5,753.97			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: April 16, 2020

HATTIE E BELLMER

Loan: **Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	671.73	932.25
Jun 2020	186.46			858.19	1,118.71
Jul 2020	186.46	762.24	County Tax	282.41	542.93
Aug 2020	186.46			468.87	729.39
Sep 2020	186.46			655.33	915.85
Oct 2020	186.46			841.79	1,102.31
Nov 2020	186.46			1,028.25	1,288.77
Dec 2020	186.46	713.00	Fire Insurance	501.71	762.23
Jan 2021	186.46			688.17	948.69
Feb 2021	186.46	762.24	County Tax	112.39	372.91
Mar 2021	186.46			298.85	559.37
Apr 2021	186.46			485.31	745.83
May 2021	186.46			671.77	932.29
	<u>\$2,237.52</u>	<u>\$2,237.48</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 372.91. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 372.91 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 671.73. Your starting balance (escrow balance required) according to this analysis should be \$932.25. This means you have a shortage of 260.52. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 2,237.48. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation		Document	Page 5 of 6
Unadjusted Escrow Payment	186.46		
Surplus Amount:	0.00		
Shortage Amount:	0.00		
Rounding Adjustment Amount:	0.00		
Escrow Payment:	\$186.46		

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On April 30, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR
Jennifer G CaJacob
jennifer@cajacoblawgroup.com

TRUSTEE
Faye D. English
notices@ch13columbus.com

U.S. TRUSTEE
Asst US Trustee (Col)
ustpregion09.cb.ecf@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Kasra Sadjadi
Kasra Sadjadi

On April 30, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR Hattie Elizabeth Bellmer 1760 Woodland Heights Lancaster, OH 43130	
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Kasra Sadjadi
Kasra Sadjadi